

Information to identify the case:

Debtor 1	Eric Hinline	Social Security number or ITIN	xxx-xx-2432
	First Name Middle Name Last Name	EIN	--_-----
Debtor 2		Social Security number or ITIN	-----
(Spouse, if filing)	First Name Middle Name Last Name	EIN	--_-----
United States Bankruptcy Court District of New Jersey			
Case number:	14-31530-CMG		

Order of Discharge

12/15

IT IS ORDERED: A discharge under 11 U.S.C. § 1328(a) is granted to:

Eric Hinline

2/28/19

By the court: Christine M. Gravelle
United States Bankruptcy Judge

Explanation of Bankruptcy Discharge in a Chapter 13 Case

This order does not close or dismiss the case.

Creditors cannot collect discharged debts

This order means that no one may make any attempt to collect a discharged debt from the debtors personally. For example, creditors cannot sue, garnish wages, assert a deficiency, or otherwise try to collect from the debtors personally on discharged debts. Creditors cannot contact the debtors by mail, phone, or otherwise in any attempt to collect the debt personally. Creditors who violate this order can be required to pay debtors damages and attorney's fees.

However, a creditor with a lien may enforce a claim against the debtors' property subject to that lien unless the lien was avoided or eliminated. For example, a creditor may have the right to foreclose a home mortgage or repossess an automobile.

This order does not prevent debtors from paying any debt voluntarily. 11 U.S.C. § 524(f).

Most debts are discharged

Most debts are covered by the discharge, but not all. Generally, a discharge removes the debtors' personal liability for debts provided for by the chapter 13 plan.

In a case involving community property: Special rules protect certain community property owned by the debtor's spouse, even if that spouse did not file a bankruptcy case.

Some debts are not discharged

Examples of debts that are not discharged are:

- ◆ debts that are domestic support obligations;
- ◆ debts for most student loans;
- ◆ debts for certain types of taxes specified in 11 U.S.C. §§ 507(a)(8)(C), 523(a)(1)(B), or 523(a)(1)(C) to the extent not paid in full under the plan;

For more information, see page 2>

- ◆ debts that the bankruptcy court has decided or will decide are not discharged in this bankruptcy case;
- ◆ debts for restitution, or a criminal fine, included in a sentence on debtor's criminal conviction;
- ◆ some debts which the debtors did not properly list;
- ◆ debts provided for under 11 U.S.C. § 1322(b)(5) and on which the last payment or other transfer is due after the date on which the final payment under the plan was due;
- ◆ debts for certain consumer purchases made after the bankruptcy case was filed if obtaining the trustee's prior approval of incurring the debt was practicable but was not obtained;

- ◆ debts for restitution, or damages, awarded in a civil action against the debtor as a result of malicious or willful injury by the debtor that caused personal injury to an individual or the death of an individual; and
- ◆ debts for death or personal injury caused by operating a vehicle while intoxicated.

In addition, this discharge does not stop creditors from collecting from anyone else who is also liable on the debt, such as an insurance company or a person who cosigned or guaranteed a loan.

This information is only a general summary of a chapter 13 discharge; some exceptions exist. Because the law is complicated, you should consult an attorney to determine the exact effect of the discharge in this case.

Certificate of Notice Page 3 of 4
 United States Bankruptcy Court
 District of New Jersey

In re:
 Eric Hinline
 Debtor

Case No. 14-31530-CMG
 Chapter 13

CERTIFICATE OF NOTICE

District/off: 0312-3

User: admin
 Form ID: 3180W

Page 1 of 2
 Total Noticed: 21

Date Rcvd: Feb 28, 2019

Notice by first class mail was sent to the following persons/entities by the Bankruptcy Noticing Center on Mar 02, 2019.

db	+Eric Hinline, 19 Allen Street, Flemington, NJ 08822-1121
cr	+New Jersey Department of Environmental Protection, 401 East State Street, Trenton, NJ 08608-1501
515287350	+Anthony Farro NJ Spill Compensation Fund and, Director, Division of Enforcement, 25 Market Street, PO Box 093, Trenton, NJ 08625-0093
515183546	Anthony Farro NJ Spill Compensation Fund and, Director, Division of Enforcement, PO Box 420, Trenton, NJ 08625-0420
515124372	Borough of Flemington, Greenbaum Rowe Smith et als, Metro Corporate Campus One, PO Box 5600, Woodbridge, NJ 07095-0988
515183547	+City of Lambertville, 18 York Street, Lambertville, NJ 08530-2038
515124373	Greenbaum Rowe Smith & Davis LLP, 99 Wood Avenue South, Iselin, NJ 08830-2712
515367887	+HSBC c/o PHH Mortgage Corporation, 2001 Bishops Gate Blvd, Mail Stop SV01, Mt. Laurel, NJ 08054-4604
515321797	+HSBC c/o PHH Mortgage Corporation, One Mortgage Way, Mail Stop SV01, Mt. Laurel, NJ 08054-4637
517124423	MTGLQ Investors, LP, P.O. Box 52708, Irving, CA 92619-2708
517124424	MTGLQ Investors, LP, P.O. Box 52708, Irving, CA 92619-2708, MTGLQ Investors, LP, P.O. Box 52708, Irving, CA 92619-2708
515124374	+Mortgage Service Cente, 2001 Bishops Gate Blvd, Mount Laurel, NJ 08054-4604
515289461	NJ Spill Compensation and, Control Act, Buffy Wilson, 25 Market St, POB 093, Trenton, NJ 08625-0093
515603736	New Jersey Spill Compensation Fund, DEP, Director, Division of Enforcement, PO Box 420, Trenton, NJ 08625-0420

Notice by electronic transmission was sent to the following persons/entities by the Bankruptcy Noticing Center.

smg	E-mail/Text: usanj.njbankr@usdoj.gov Mar 01 2019 00:20:12 U.S. Attorney, 970 Broad St., Room 502, Rodino Federal Bldg., Newark, NJ 07102-2534
smg	+E-mail/Text: ustpreregion03.ne.ecf@usdoj.gov Mar 01 2019 00:20:10 United States Trustee, Office of the United States Trustee, 1085 Raymond Blvd., One Newark Center, Suite 2100, Newark, NJ 07102-5235
515124370	+EDI: CHASE.COM Mar 01 2019 04:53:00 Chase, Po Box 15298, Wilmington, DE 19850-5298
517675570	EDI: DISCOVER.COM Mar 01 2019 04:53:00 Discover Bank, Discover Products Inc, PO Box 3025, New Albany Ohio 43054-3025
515136547	EDI: DISCOVER.COM Mar 01 2019 04:53:00 Discover Bank, DB Servicing Corporation, PO Box 3025, New Albany, OH 43054-3025
515124371	+EDI: DISCOVER.COM Mar 01 2019 04:53:00 Discover Fin Svcs Llc, Po Box 15316, Wilmington, DE 19850-5316
515124375	+EDI: SEARS.COM Mar 01 2019 04:53:00 Sears/cbna, Po Box 6283, Sioux Falls, SD 57117-6283
	TOTAL: 7

***** BYPASSED RECIPIENTS (undeliverable, * duplicate) *****

515595641 ##+Fernwood Funding, 92 Main Avenue, Wallington, NJ 07057-1136

TOTALS: 0, * 0, ## 1

Addresses marked '+' were corrected by inserting the ZIP or replacing an incorrect ZIP. USPS regulations require that automation-compatible mail display the correct ZIP.

Transmission times for electronic delivery are Eastern Time zone.

Addresses marked '##' were identified by the USPS National Change of Address system as undeliverable. Notices will no longer be delivered by the USPS to these addresses; therefore, they have been bypassed. The debtor's attorney or pro se debtor was advised that the specified notice was undeliverable.

I, Joseph Speetjens, declare under the penalty of perjury that I have sent the attached document to the above listed entities in the manner shown, and prepared the Certificate of Notice and that it is true and correct to the best of my information and belief.

Meeting of Creditor Notices only (Official Form 309): Pursuant to Fed. R. Bank. P. 2002(a)(1), a notice containing the complete Social Security Number (SSN) of the debtor(s) was furnished to all parties listed. This official court copy contains the redacted SSN as required by the bankruptcy rules and the Judiciary's privacy policies.

Date: Mar 02, 2019

Signature: /s/Joseph Speetjens

CM/ECF NOTICE OF ELECTRONIC FILING

District/off: 0312-3

User: admin
Form ID: 3180W

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Total Noticed: 21

Date Rcvd: Feb 28, 2019

The following persons/entities were sent notice through the court's CM/ECF electronic mail (Email) system on February 28, 2019 at the address(es) listed below:

Albert Russo on behalf of Trustee Albert Russo docs@russotrustee.com
Albert Russo docs@russotrustee.com
Albert Russo (NA) on behalf of Trustee Albert Russo docs@russotrustee.com
Buffy L. Wilson on behalf of Creditor New Jersey Department of Environmental Protection and
the Administrator of the New Jersey Spill Fund buffy.wilson@law.njoag.gov
Denise E. Carlon on behalf of Creditor MTGLQ Investors, LP dcarlon@kmlawgroup.com,
bkgroup@kmlawgroup.com
Kirsten B. Ennis on behalf of Debtor Eric Hinline pacerecf@ennislegal.com,
r53278@notify.bestcase.com
R. A. Lebron on behalf of Creditor PHH MORTGAGE CORPORATION, as servicer for HSBC BANK USA,
N.A. bankruptcy@feinsuch.com
Rebecca Ann Solarz on behalf of Creditor HSBC BANK USA, NATIONAL ASSOCIATION
rsolarz@kmlawgroup.com
Thomas A. Waldman on behalf of Creditor Borough of Flemington twaldman@greenbaumlaw.com
TOTAL: 9